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Sets

L1 (right ADJ of ADJ way) (road\$4 WiTH configui\$5) (accident WiTH (description type))

L2 ((determin\$5 assess\$4) WiTH liabili\$4) \$AME (accident crash collision)

L3 L1 AND L2

L4 L1 \$AME L2

L5 L1 WITH L2

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| Check All | Does civil justice cost too much?
| Date: Jun 2002
| 27/6,K/1 (Item 1 from file: 15) 02400659 141445761

**

Does civil justice cost too much?

Jun 2002 Length: 41 Pages Word Count: 12394 Text:

...that "[s]everal characteristics of claims directly affect the amount of allocated loss adjustment expenses an insurance company incurs," with the "most important [being the] type and severity of injury, type of accident, final legal disposition, use of

legal counsel, number of potentially liable parties involved, and business class."119

A study of medical malpractice cases found that ...

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r Reducing the risk

Date: Jan 2002

27/6,K/2 (Item 2 from file: 15) 02819186 734769211

Reducing the risk

Jan 2002 Length: 4 Pages Word Count: 2698

Text:

... a result of your advice, design or specification.

issues to consider:

* If people visit your premises or you visit theirs, you could cause a physical accident, irrespective of the type of work that you do. Is cover in force and does this cover all accidents that take place during the policy period?

Whereas professional indemnity...

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The impact of accidents on firms' reputation for social performance

Date: Dec 2001

27/6,K/3 (Item 3 from file: 15) 02490667 93250644

The impact of accidents on firms' reputation for social performance

Dec 2001 Length: 26 Pages Word Count: 9783

Text:

...up an accident profile for each event. Based on these profiles, independent raters (management graduate students) trained and under close supervision evaluated and quantified the accident characteristics, using a 7-point tkerti-type scale. These characteristics were (a) severity with respect to damage to human life, (b) severity with respect to denige to human life, (d) company...

...to human life (HL) was defined as the extent of damage that humans (dead or injured in any way) suffered as a result of this accident. It was operationalized with the help of a 7-point Likert-type scale and measured according to the following guidelines: A minor oil split with no immediate damage to human life received a score of 1. An...a firm's reputation for social performance of another stakeholder group; the financial community.

Control Variables

As control variables, financial performance, prior corporate reputation, and type of accident were used. Financial performance was controlled for because it has been found that financial performance is significantly correlated with corporate reputation (McGuire et al., 1990...

...given that changes in corporate reputation are being investigated, controlling for prior reputation means that one is controlling for regression toward the mean effects. Finally, type of accident' was controlled for by including the necessary indicator variables.

Three multivariate regressions were used to analyze the variables presented above. Multivariate regression was...

...In addition, tests for the normality of the residuals and for potential interaction effects between the independent variables and the indicator control variables for the type of accident were conducted. These additional analyses found that the residuals did not deviate substantially from normality and that there were no significant interaction effects between the...

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Additional insured and indemnification issues affecting the insurance industry, coverage counsel, and defense counsel-legal advice and practice pointers

Date: Fall 2001

27/6,K/4 (Item 4 from file: 15) 02390114 113047343

Additional insured and indemnification issues affecting the insurance industry, coverage counsel, and defense counsel-legal advice and practice pointers

Fall 2001 Length: 99 Pages Word Count: 28935

Text:

...l, the undersigned, assume all responsibility for horse and equipment and all liability. It is understood that the management is not liable in case of accident." Second, below this language, in larger type, the form advised that "all patrons ride at their own risk."292

In construing the effect of the release language, the supreme court stated:

Although...

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The evolving partnership
Date: Summer 2001

27/6,K/5 (Item 5 from file: 15) 02313609 108647787

The evolving partnership

Summer 2001 Length: 36 Pages

Word Count: 13084

Text:

"the partnership and exhaust its assets before they can recover from partners. Under U.S. partnership law, partners traditionally are directly liable only to fort-type creditors such as accident victims. However, several U.S. jurisdictions, including those adopting RUPA_111 require both contract and tort creditors to exhaust partnership assets. The exhaustion rule is…

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" Overexposure.(Risk and Insurance Management Society Inc.)(Brief Article)

Date: April, 2001

27/6,K/6 (Item 6 from file: 16)

08533357 Supplier Number: 73370512

Overexposure.(Risk and Insurance Management Society Inc.)(Brief Article)

April , 2001

Word Count: 4297

...re subject to the regulation," Smallwood said. "There really needs to be more of an awareness within the insurance industry."

Smallwood said insurance involving any type of health or medical records, any type of insurance covering an accident, even life insurance where it involves a health examinal are subject to HIPAA laws.

"With the laws and regulations coming down, any information that...

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view. HINL FDF | Wold

The theory of tort doctrine and the restatement (third) of torts

Date: Apr 2001

27/6,K/7 (Item 7 from file: 15) 02159271 72020965

The theory of tort doctrine and the restatement (third) of torts

Apr 2001 Length: 26 Pages

Word Count: 10101 Text:

...the inability to eliminate the risk of accident by the exercise of due care (factor (c)).13 Elaborating, Posner said that

[s]ometimes ... a particular type of accident cannot be prevented by taking care but can be avoided, or its consequences minimized, by shifting the activity in which the accident occurs to another

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The theory of enterprise liability and common law strict liability

Date: Apr 2001

27/6,K/8 (Item 8 Irom file: 15) 02159268 72020915

The theory of enterprise liability and common law strict liability

Apr 2001 Length: 51 Pages Word Count: 22764

Text:

...activity can be avoided by being careful (which is to say, nonnegligent), there is no need to switch to strict liability. Sometimes, however, a particular type of accident cannot be prevented by taking care but can be avoided, or its consequences minimized, by shifting the activity in which the accident occurs to another.

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r Removing emotional harm from the core of tort law

Date: Apr 2001

27/6,K/9 (Item 9 from file: 15) 02159251 72020046

Removing emotional harm from the core of tort law

Apr 2001 Length: 15 Pages Word Count: 6442 Text:

...negligence claim, duty here simply provides a convenient vehicle to investigate the quality and significance of the real-life relationship between the plaintiff and the accident victim. Allowing recovery in such a case, through Dillon-type rules or guidelines, has the virtue of exposing and taking into account the interrelationship among physical, emotional, and relational harms, given that it is the...

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Overexposure

Date: Apr 2001

27/6,K/10 (Item 10 from file: 15) 02155068 71440625

Overexposure

Apr 2001 Length: 6 Pages Word Count: 4024 Text:

...re subject to the regulation," Smallwood said. "There really needs to be more of an awareness within the insurance industry."

Smallwood said insurance involving any type of health or medical records, any type of insurance coverling an accident, even life insurance where it involves a health eaximal are subject to HIPPAA laws.

"With the laws and regulations coming down, any information that...

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A directory of markets for public entity insurance

Date: Apr 2000

27/6,K/11 (item 11 from file: 15) 02016780 52943709

A directory of markets for public entity insurance

Apr 2000 Length: 10 Pages Word Count: 4406 Text:

. Jaw enforcement liability, public officials liability, student accident & health, sports liability, alroad troperty & liability, school board liability, educators legal liability, emergency medical technician liability, firstighters accident & health.

Type and size of preferred accounts: Any size. Classes written: Municipalities, counties, townships, school districts, anibulance districts, volunteer lire departments, housing authorities, community college districts, public...

...Kemper, Coregis, Reliance, Safety National.

Coverages available: General liability, auto liability, excess or umbrella liability, special events, property, law enforcement liability, public officials liability, student accident & health, emergency medical technician liability, fireflighters accident & health.

Special coverage features: Broad coverage extensions, in-house underwriting authority, reinsurance arrangements.

Type and size of preferred accounts: Any.

Maximum GL limits: \$5 million.

Maximum excess limits: \$25 million (higher limits available).

Classes written: Municipalities, counties, townships, school., General liability, auto liability, excess or umbrella liability, special events, property, law enforcement liability, public officials liability, school board liability, emergency medical technician liability, firefighters accident 8 health, employment practices liability.

Type and size of preferred accounts: Any size.

Classes written: Municipalities, counties, townships, school districts, volunteer fire departments, housing authorities, community college districts, sewage treatment districts...

. available: General liability, excess or umbrella liability, property, law enforcement liability, public officials liability, school board liability, educators legal liability, energency medical technician liability, firefighters accident & health.

Special coverage features: Special package programs.

Type and size of preferred accounts: All sizes.

Maximum GL limits: \$5 million.

Maximum excess limits: \$15 million.

Classes written: Municipalities, counties, townships, school districts, ambulance...Co., Reliance, United National, Coregis Insurance Co., General Star Indemnity.

Coverages available: Excess or umbrella liability, special events, law enforcement liability, public officials liability, student accident & health, sports liability, school board liability, educators legal liability, fireflighters accident & health.

Type and size of preferred accounts: All types.

Maximum GL limits: \$1 million/\$2 million.

Maximum excess limits: \$20 million.

Classes written: Municipalities, counties, townships, school...s): National Casualty, Scottsdale, odor.

Coverages available: General liability, auto liability, excess or umbrella liability, special events, property, law enforcement liability, public officials liability, student accident & health, sports liability, school board liability, educators legal liability, emergency medical technician liability, fireflighters accident & health

Type and size of preferred accounts: Small to medium.

Maximum GL limitS: \$1 million/\$2 million.

Maximum excess limits: \$5 million.

ClasSes written: Municipalities, counties, townships...law enforcement liability, public officials liability, student accident & health, sports liability, advantage and liability, advantage signal liability, educators legal liability, emergency medical technician liability, lifefighters accident & health.

Type and size of preferred accounts: All.

Maximum Gi limits: \$10 million

Maximum excess limits: \$10 million.

Classes written: Municipalities, counties, townships, school districts, ambulance districts...

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Can the possibility of civil litigation following an accident impact on the investigation and its outcome?

Date: Feb 2000

27/6,K/12 (item 12 from file. 15) 01985714 49502481

Can the possibility of civil litigation following an accident impact on the investigation and its outcome?

Feb 2000 Length: 4 Pages Word Count: 3477 Text:

...for all parties concerned to follow.

The timescale begins once the organisation has received the claimant's solicitor letter containing information by way of an accident description and breach of statutory duty to substantiate a realistic claim. The organisation must reply to the claimant's letter

within 21 days identifying the organisation...to eliminate the immediate causes. Then establish a longer term programme to correct and control the underlying causes to prevent a recurrence of the same type or similar accident.

Because of the urgency to get systems up and running the allocation of resources and time needed for the remedial controls will he a tot ...

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Several groups aim to develop risk data standards.

Date: Dec 6 , 1999

27/6,K/13 (item 13 from file: 16)

06937038 Supplier Number: 58467042

Several groups aim to develop risk data standards.

Dec 6 , 1999 Word Count: 2690

-

...For example, in coding the cause of an accident in which a patron slipped on a fieshly waxed floor, other systems may limit risk managers' description of the accident to a "trip and fall," Ms.

Spain said.

But that description "actually is the result, not the cause" of the accident, she said. "Our system allows you to say the cause was a freshly waxed floor."

The PRDP will make the data standard available on a ...

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r On alert

Date: Jul 1999

27/6,K/14 (item 14 from file: 15) 01852307 05-03299

01852307 On alert

Jul 1999 Length: 4 Pages

Word Count: 2655

Text:

...meeting/event

LEGAL AND CONTRACTUAL LIABILITIES. If an employee or third party is injuried, this policy will cover any claims stemming from the injury. This type of insurance is especially

useful for independent planners

TRAVEL, ACCIDENT, OR MEDICAL INSURANCE.

These types of insurance include more general policies that cover the welfare if attendees. Policies can be purchased for an individual, or...

View: HTML | PDF | Word

Developments and international aviation: A transition in litigation of claims and potential future exposures

Date: Spring 1999

27/6,K/15 (item 15 from file: 15) 01852827 05-03819

Developments and international aviation: A transition in litigation of claims and potential future exposures

Spring 1999 Length: 22 Pages Word Count: 7901

Text:

...exclusivity. Using that case as an example, other types of attrition lawsuits may survive a summary judgment motion if the claim does not fit the "accident" description. Such claims

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The Y2K bug: Will insurance carriers be stung by a swarm of claims?

Date: Jan 1999

27/6,K/16 (item 16 from file: 15) 01778913 04-29904

The Y2K bug: Will insurance carriers be stung by a swarm of claims?

Jan 1999 Length: 16 Pages Word Count: 10015

Text:

...have known that there was a substantial probability that certain results would follow his acts or mossions, then there has not been an occurrence or accident as defined in this type of policy when such results actually come to pass. 13 Some courts, on the other hand, have utilized a subjective standard.

holding that the appropriate...

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There's a widespread need for pollution insurance

Date: Feb 1998

27/6,K/17 (Item 17 from file: 15) 01578089 02-29078

There's a widespread need for pollution insurance

Feb 1998 Length: 4 Pages Word Count: 1326 Text:

... a shelf at a neighborhood grocery store could break and release furnes, overcoming shoppers and resulting in third-party liability claims. Typically excluded from general liability policies, coverage for this type of environmental accident is available if you and your client determine that the potential risks and benefits warrant the avtra cost. In general, however, a small business that is registering profits in pennes is unlikely to...

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Financing risk in the 21st century: Can America afford it?--Part two

Date: Fall 1997

27/6,K/18 (Item 18 from file: 15) 01499954 01-50942

Financing risk in the 21st century: Can America afford it?--Part two

Fall 1997 Length: 16 Pages Word Count: 10330

Text:

... intervene in the operation of normal tort law regarding nuclear accidents, substituting the PriceAnderson approach for those processes usually followed in responding to any other type of accident having a human contribution or cause. Meeting the nuclear exposures through Price-Anderson provided the clear precedent that

the Congress can step in and assist...

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Codification SSAPs clarified and readied by regulators

Date: Sep 8, 1997

27/6.K/19 (Item 19 from file: 15) 01501858 01-52846

Codification SSAPs clarified and readied by regulators

Sep 8, 1997 Length: 2 Pages

Word Count: 518

Text:

...reinsurance is still under review by regulators.

Insurers have expressed concern over an appendix to Statement of Statutory Accounting Principles # 74 which addresses life, deposit-type and accident and health reinsurance

In particular, concern was expressed over a question-and-answer appendix and three conference calls were held to discuss its language.

The...

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" Selecting a form of business

Date: Apr 1997

27/6,K/20 (item 20 from file: 15) 01394514 00-45501

Selecting a form of business

Apr 1997 Length: 8 Pages Word Count: 4034

Text:

...HIPAA) may be enticing. Under section 321 of the act, premiums for a qualified long-term care insurance contract issued after 1996 are treated as accident and health insurance premiums. The benefits from an indemnity type contract for actual long-term care expenses are tax-free to the recipient. Contracts that pay a set daily dollar benefit are excludable up to...

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Workers compensation v. tort liability

Date: Winter 1997

27/6,K/21 (item 21 from file: 15) 01558382 02-09371

Workers compensation v. tort liability

Winter 1997 Length: 7 Pages

Word Count: 4821 Text:

"for example, a field owned by the company that is used for a one-time, spontaneous pick-up ball game. If the field contains some type of physical defect that causes an accident, an injured employee could argue under common law that the employer should be held liable in the capacity as a landowner, rather than as an...

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Mayday! Evaluating GPS-Enabled Emergency Dispatch

Date: October 1996

27/6,K/22 (Item 22 from file: 9) 01093495 Supplier Number: 23658138 Maydayl Evaluating GPS-Enabled Emergency Dispatch

October 1996 Word Count: 3562

TEXT:

...adding automated collision notification. Soon, a person won't have to push a button to initiate a response instead, when a vehicle is in an accident, sensors will collect information bout the collision (severity, location of impact, type of collision) and will initiate the call and send the information to the response center. Consequently, even if drivers are unconscious, they will still be able to...

View: HTML | PDF | Word

[It just blew up in my hand

Date: Sep/Oct 1995

27/6,K/23 (Item 23 from file: 15) 01083674 97-33068

It just blow up in my hand

Sep/Oct 1995 Length: 6 Pages Word Count: 2856

Text:

...should contain an index, with each document filed behind a tab corresponding to the index.

The contents of your notebook, of course, depends on the type of

case and product involved. The following is a sample notebook for an automobile accident resulting in the death of the plaintiff.

Section I: Accident Reports

A. Police Report

B. Fire Report

C. Ambulance Report

Section II: Photographs

A. Accident Scene

B. Vehicles

C. Photographs taken by plaintiff's expert...

 \ldots form for preparing such a report. However, a sample report appears in Figure 1.

Figure 1

SÄMPLE CASE INVESTIGATION AND EVALUATION REPORT

* Facts -- Date of accident, accident location, accident description, product involved.

* Court/Party Information — Venue, plaintiff, co-defendants, companion or related actions, unjoined potential parties.

* Counsel -- Plaintiff's counsel, co-counsel,

* Product Background -- Date ...

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Don't throw your adjusters to the lions

Date: Apr 1995

27/6,K/24 (Item 24 from file: 15)

01006125 96-55518

Don't throw your adjusters to the lions

Apr 1995 Length: 3 Pages Word Count: 1992

ext:

...to know how to determine an insured's degree of negligence. How are insureds and calimants afforded percentages of negligence? How can someone read an accident description and the statements of the involved parties and immediately decide who is liable? It is fairly easy. There are three factors that play major roles...

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Employers' liability insurance - "Adding value"

Date: Jan 1995

27/6.K/25 (Item 25 from file: 15)

00964360 96-13753

Employers' liability insurance - "Adding value"

Jan 1995 Length: 2 Pages Word Count: 1598

Text:

... REGISTER

Next time you carry out a renewal review, whether or not there have been any EL claims, ask your client to show you his **Accident** Register. You will be surprised to see how many accidents there often are. The **description** of each incident may sound familiar-pretty much the same as a claims list from another client with a poorer EL record. So why haven...

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